



NCUA's Consumer Assistance Center FAQs

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National Credit Union Administration
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Consumer Website | www.mycreditunion.gov

As detailed in the NCUA June 2015 [Letter to Credit Unions, 15-CU-04, "Improving the Process for Consumer Complaints,"](#) NCUA's Consumer Assistance Center is making improvements to its consumer complaint handling process. The process now includes two distinct phases for consumer complaints involving federal consumer financial protection laws. These improvements involve two distinct phases: Phase 1-Attempted resolution by the credit union, as appropriate; and Phase 2-Investigation by the Consumer Assistance Center, when necessary. These new procedures seek to provide the appropriate credit union personnel with written information about the consumer's concerns. They also seek to provide sufficient time to attempt to resolve the situation before the Consumer Assistance Center begins its investigation of the matter. The new two-phased complaint handling process was implemented in September 2015.

To more efficiently process consumer complaints, NCUA also launched a new secured web portal to facilitate communications with NCUA's Consumer Assistance Center about complaint matters submitted as of the portal's August 24, 2015 implementation date. This new portal, which is located on MyCreditUnion.gov, allows consumers to submit complaints, check on their status and receive correspondence from the Consumer Assistance Center. Also, it will allow credit unions to receive correspondence about complaints concerning the credit union, send responses and complaint information, and check the status of complaints.

NCUA is using a phased-in approach for providing access to the Consumer Assistance Center portal. Consumers were provided with portal access in September 2015 and credit unions will be provided access starting in November 2015.

1) Q: Where can credit unions find more information about NCUA's Consumer Assistance Center's new complaint handling process, including timelines for responding to complaints?

A: For information about the new complaint process, including how to handle complaints and expected response times for credit unions and consumers, please see [NCUA's Letter to Credit Unions, 15-CU-04, "Improving the Process for Consumer Complaints,"](#) published in June 2015.

2) Q: Does NCUA provide credit unions with information on how to investigate and respond to consumer complaints?

A: Information provided by NCUA for credit unions on investigating and responding to consumer complaints includes the NCUA publication ["Responding to Consumer Complaints,"](#) an enclosure to the June 2015 Letter to Credit Unions, 15-CU-04. Additionally, NCUA's [Supervisory Committee Guide for Federal Credit Unions](#) details the appropriate procedures for federally insured credit unions' handling of consumer complaints, including their receipt, investigation and documentation.

3) Q: What is the purpose of the NCUA Consumer Assistance Center portal?

A: The purpose of the NCUA Consumer Assistance Center portal is to facilitate secure communication about consumer complaint matters submitted to the NCUA Consumer Assistance Center as of the portal's August 24, 2015 implementation date. This will allow credit unions to receive correspondence from the Consumer Assistance Center about complaints concerning the credit union, send responses and complaint information, and check the status of complaints filed with the Consumer Assistance Center concerning their institutions.

4) Q: How is the information contained within the NCUA Consumer Assistance Center portal protected?

A: The NCUA Consumer Assistance Center portal meets Federal Information Security Management Act requirements, Federal Risk and Authorization Management Program certification requirements, and NCUA

protocols for handling sensitive information. For further information on the security protocols utilized by NCUA please contact NCUA IT Security Officer, Jonathan Ebersole at 703-518-6335.

5) Q: Are credit unions required to use the NCUA Consumer Assistance Center portal to communicate with NCUA about consumer complaints?

A: No. Using this secured portal is not required to communicate with the NCUA Consumer Assistance Center about consumer complaints. By utilizing the portal, however, credit unions will be able to receive correspondence from the Consumer Assistance Center about complaints concerning the credit union, send responses and complaint documentation, and check the status of complaints filed with the Consumer Assistance Center concerning their institutions as of the portal's August 24, 2015 implementation date.

6) Q: If a credit union chooses not to utilize the portal, how does it communicate with the NCUA Consumer Assistance Center?

A: Credit unions electing not to use the portal can continue to communicate with the NCUA Consumer Assistance Center by email at consumerassistance@ncua.gov and postal mail. However, if the communication contains sensitive information, credit unions should take appropriate precautions to send information in a secured format.

7) Q: If a credit union chooses to utilize the NCUA Consumer Assistance Center portal, how does it access the portal?

A: To gain access to the NCUA Consumer Assistance Center portal, a credit union must first register with the NCUA Consumer Assistance Center to become an authorized portal user. Authorized portal users are limited to the credit union's CEO, or if the credit union does not employ a CEO, its senior manager. To register, a credit union must send an email to the NCUA Consumer Assistance Center at the consumeraffairs@ncua.gov email address requesting access to the portal.

The email must include the contact information for the credit union's CEO, including the CEO's work email address and phone number. Once NCUA has verified the registration information of the credit union, the point of contact will receive a registration confirmation from the Consumer Assistance Center at the CEO's work email address associated with the credit union's portal account.

Additionally, if at any point a credit union wants to discontinue using the Consumer Assistance Center portal, it can send a request to the email address consumeraffairs@ncua.gov requesting to be removed as a registered user from the portal.

8) Q: Is the information within the NCUA Consumer Assistance Center portal available for public review?

A: No. The information a credit union submits is not accessible to the public. In addition, NCUA does not publish consumer complaints or complaint narratives.

However, as indicated in NCUA's June 2015 Letter to Credit Unions, 15-CU-04, NCUA could release a credit union's correspondence to the Consumer Assistance Center under the Freedom of Information Act (FOIA), under the Privacy Act of 1974, or when NCUA determines the information provided, in whole or in part, may assist in explaining the situation.

9) Q: Do other government agencies have access to the consumer complaint information submitted to the NCUA Consumer Assistance Center portal?

A: If required by law or Memorandum of Understanding, NCUA may share certain consumer complaint information with the appropriate federal or state government agency.

10) Q: Does NCUA provide general aggregate consumer complaint data to the public?

A: Yes, NCUA may report statistical data resulting from consumer complaints received by the Consumer Assistance Center in the [NCUA Annual Report](#) and other agency communications.